

(Official Form 1) (12/02) West Group, Rochester, NY

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>WESTERN District of MICHIGAN</b>		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Zajac, Margaret Ann</b>			Name of Joint Debtor (Spouse)(Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>NONE</b>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>377-64-8929</b>			Soc. Sec./Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>197 4th Avenue</b> <b>Manistee MI 49660</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: <b>Manistee</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <b>SAME</b>			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (If different from street address above): <b>NOT APPLICABLE</b>					

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other \_\_\_\_\_ ☐ Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates)

- ☐ Debtor estimates that funds will be available for distribution
- ☒ Debtor estimates that, after any exempt property is paid, there will be no funds available for distribution

Estimated Number of Creditors

1-15 ☒ 16-49 ☐

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1 million to \$10 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1 million to \$10 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Judge: Jeffrey R. Hughes

Trustee: James Boyd

Debtor(s):

Margaret Ann Zajac

**First Meeting of Creditors**

03:00 PM, July 01, 2003

Traverse City Courtroom

3249 Racquet Club Drive

Logan Place West (off S. Airport Rd.)

Traverse City, MI

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF MICHIGAN**

RECEIPT

Case # 03-06167 Chapter 7  
Filed: 07:30 AM, 05/13/03 Traverse City

# 000183744 - CR

10:08 AM, May 13, 2003

Code	Qty	Amount
7	1	\$200.00

**TOTAL PAID: \$200.00**

From: Paul I. Bare  
Attorney at Law  
511 South Union St  
Traverse City, MI 49684-3246

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(Official Form 1) (12/02) West Group, Rochester, NY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Margaret Ann Zajac</b> FORM B1, Page 2	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (if more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>		Case Number: _____ Date Filed: _____	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (if more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	

  

Signatures	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.          [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.          I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u><i>Margaret Zajac</i></u>          X _____          Signature of Debtor</p> <p><u>_____</u>          X _____          Signature of Joint Debtor</p> <p>Telephone Number (if not represented by attorney) <u>5-12-03</u>          _____          Date</p> <hr/> <p><u><i>Paul Bare</i></u>          X _____          Signature of Attorney</p> <p><u>Paul Bare, Esq. P26843</u>          Printed Name of Attorney for Debtor(s)</p> <p><u>Paul Bare, Esq.</u>          Firm Name</p> <p><u>511 S Union St</u>          Address</p> <p>_____</p> <p><u>Traverse City MI 49684</u>          _____</p> <p><u>(231) 946-4901</u> <u>5-12-03</u>          Telephone Number Date</p>	<p><b>Exhibit A</b>          (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p> <hr/> <p><b>Exhibit B</b>          (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u><i>Paul Bare</i></u> <u>5-12-03</u>          X _____ Date          Signature of Attorney for Debtor(s)</p> <hr/> <p><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?</p> <p><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <hr/> <p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____          Printed Name of Bankruptcy Petition Preparer</p> <p>_____          Social Security Number</p> <p>_____          Address</p> <p>_____          _____</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____          _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><u>_____</u>          X _____          Signature of Bankruptcy Petition Preparer</p> <p><u>_____</u>          Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>_____</u>          X _____          Signature of Authorized Individual</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          Date</p>	

Form B 201 (4/98) West Group, Rochester, NY

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$170 filing fee plus \$30 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family farmer (\$200 filing fee plus \$30 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

5-12-03  
Date

Margaret Zajar  
Signature of Debtor

\_\_\_\_\_  
Case Number

DEBTOR COPY      COURT COPY  
(circle one)

FORM B8 (9/97) West Group, Rochester, NY

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re *Margaret Ann Zajac*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

## a. Property to Be Surrendered.

Description of Property	Creditor's Name
None	

## b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1995 Dodge Caravan	Huntington National Bank			X

FORM B8 (9/97) West Group, Rochester, NY

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Signature of Debtor(s)

Date:

5-12-03

Debtor:

X Margaret Zajac

Date:

Joint Debtor:

Form 7 (9/00) West Group, Rochester, NY

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re *Margaret Ann Zajac*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### AMOUNT

#### SOURCE (if more than one)

Year to date: \$6,850.00	2003 Employment Income to 2/14/03, Debtor only
Last Year: \$54,660.00	2002 Employment Income, Debtor only
Year before: \$50,916.00	2001 Employment Income, Debtor only

Year to date: \$2,500.00	2003 Employment Income to 2/14/03, Spouse only
Last Year: \$20,000.00	2002 Employment Income, Spouse only
Year before: \$19,783.00	2001 Employment Income, Spouse only

### 2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE



Form 7 (9/00) West Group, Rochester, NY

**3. Payments to creditors.**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
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*Debtor has made no payments to creditors other than ordinary living expenses.*

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR</u>	<u>DATE OF PAYMENT</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
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*Debtor has made no payments to insiders.*

**4. Suits and administrative proceedings, executions, garnishments and attachments.**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**5. Repossessions, foreclosures and returns.**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**6. Assignments and receiverships.**

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**7. Gifts.**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (9/00) West Group, Rochester, NY

**8. Losses.**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
Payee: Paul Bare, Esq. Address: 612 West Front Street Traverse City, MI 49684	Date of Payment: Nov, 2002-Feb, 2003 Payor: Margaret Ann Zajac	\$600.00 plus \$298.00 in costs

**10. Other transfers.**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

☒ NONE



Form 7 (9/00) West Group, Rochester, NY

**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

Form 7 (9/00) West Group, Rochester, NY

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 4-28-03

Signature Margaret Ann Zajac  
Margaret Ann Zajac

Date \_\_\_\_\_

Signature \_\_\_\_\_

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

FORM B6A (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C	
None			None
<b>TOTAL \$</b>			0.00
(Report also on Summary of Schedules.)			

No continuation sheets attached

FORM B6B (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash		\$ 10.00
		Location: In debtor's possession		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings Account, Debtor only, Huntington Bank, Manistee, MI Location: In debtor's possession		\$ 10.00
		Checking Account, Debtor only, First of America Bank Location: In debtor's possession		\$ 50.00
		One-Half Interest in Savings Account, Debtor and Spouse, Members Credit Union Location: In debtor's possession	J	\$ 150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		One-Half Interest in Home Computer System Location: In debtor's possession	J	\$ 100.00
		One-Half Interest in Misc Household Goods Location: In debtor's possession	J	\$ 500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		Miscellaneous Jewelry Location: In debtor's possession		\$ 1,000.00

FORM B6B (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Wedding Ring Location: In debtor's possession		\$ 200.00
		Bicycle Location: In debtor's possession		\$ 30.00
		Bowling Equipment Location: In debtor's possession		\$ 20.00
		Cross Country Skis Location: In debtor's possession		\$ 25.00
		Keyboard Location: In debtor's possession		\$ 40.00
		Photography Equipment Location: In debtor's possession		\$ 200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension, Continental Care Location: In debtor's possession		\$ 30,000.00
		Pension, I&G Location: In debtor's possession		\$ 1,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

FORM B6B (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Unpaid Child Support, Owed by Debtor's former husband, probably uncollectable Location: In debtor's possession		\$ 15,000.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		Prorated 2003 Federal Tax Refund Location: In debtor's possession	J	\$ 250.00
		One-Half Interest in Prorated 2003 State Income Tax Refund Location: In debtor's possession	J	\$ 20.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1995 Dodge Caravan Location: In debtor's possession		\$ 3,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			



FORM B6B (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total →				\$ 51,605.00

Page 4 of 4

Total →

\$ 51,605.00

(Report total also on Summary of Schedules.)  
Include amounts from any continuation sheets attached.

FORM B6C (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac / Debtor Case No. \_\_\_\_\_  
 (if known)

**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cash	11 U.S.C. § 522(d)(5)	\$ 10.00	\$ 10.00
Checking & Savings Account	11 U.S.C. § 522(d)(5)	\$ 10.00	\$ 10.00
Checking Account	11 U.S.C. § 522(d)(5)	\$ 50.00	\$ 50.00
One-Half Interest in Savings Account	11 U.S.C. § 522(d)(5)	\$ 150.00	\$ 150.00
One-Half Interest in Home Computer System	11 USC 522(d)(3)	\$ 100.00	\$ 100.00
One-Half Interest in Misc Household Goods	11 USC 522(d)(3)	\$ 500.00	\$ 500.00
Miscellaneous Jewelry	11 USC 522(d)(4) 11 U.S.C. § 522(d)(5)	\$ 950.00 \$ 50.00	\$ 1,000.00
Wedding Ring	11 USC 522(d)(4)	\$ 200.00	\$ 200.00
Bicycle	11 U.S.C. § 522(d)(5)	\$ 30.00	\$ 30.00
Bowling Equipment	11 U.S.C. § 522(d)(5)	\$ 20.00	\$ 20.00
Cross Country Skis	11 U.S.C. § 522(d)(5)	\$ 25.00	\$ 25.00
Keyboard	11 U.S.C. § 522(d)(5)	\$ 40.00	\$ 40.00
Photography Equipment	11 U.S.C. § 522(d)(5)	\$ 200.00	\$ 200.00
Pension	22 USC 522(d)(10)(E)	\$ 30,000.00	\$ 30,000.00
Pension	22 USC 522(d)(10)(E)	\$ 1,000.00	\$ 1,000.00

FORM B6C (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac / Debtor Case No. \_\_\_\_\_  
 (if known)

**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Unpaid Child Support	11 USC 522(d)(10)(D)	\$ 15,000.00	\$ 15,000.00
One-Half Interest in Prorated 2003 Federal Tax Refund	11 U.S.C. § 522(d)(5)	\$ 250.00	\$ 250.00
One-Half Interest in Prorated 2003 State Income Tax Refund	11 U.S.C. § 522(d)(5)	\$ 20.00	\$ 20.00

FORM B6D (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 Huntington National Bank Attn Bankruptcy Unit-NE-08 PO Box 89424 Cleveland OH 44101-8539		1995 Dodge Caravan  Value: \$ 3,000.00				\$ 3,000.00	\$ 0.00
Account No:							
Account No:							
Account No:							
Account No:							

No continuation sheets attached

<b>Subtotal \$</b> (Total of this page)	<b>3,000.00</b>
<b>Total \$</b> (Use only on last page. Report total also on Summary of Schedules)	<b>3,000.00</b>

FORM B6E (4/98) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (9/97) West Group, Rochester, NY

In re Margaret Ann Zajac / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 3715 177310 91009 Creditor # : 1 American Express Credit Card PO Box 297884 Ft Lauderdale FL 33329-7884		Credit Card Purchases				\$ 7,486.44
Account No: Representing: American Express Credit Card		Nationwide Credit Inc. 3600 E University Drive Suite B1350 Phoenix AZ 85034-7296				
Account No: 5491 1300 0911 5239 Creditor # : 2 AT&T Universal Card c/o CitiCard Service Center PO Box 6077 Sioux Falls SD 57117-6077		Credit Card Purchases				\$ 10,328.72
Account No: 4300 2300 1823 5426 Creditor # : 3 Cabela's VISA PO Box 82575 Lincoln NE 68501-2575		Credit Card Purchases				\$ 3,224.65
2 continuation sheets attached <div style="float: right;"> <b>Subtotal \$</b>              (Total of this page)  <b>Total \$</b>              (Report total also on Summary of Schedules)           </div>						<b>21,039.81</b>



FORM B6F (9/97) West Group, Rochester, NY

In re Margaret Ann Zajac / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 5291 1518 1378 8179 Creditor # : 4 Capital One PO Box 85667 Richmond VA 23285	H--Husband W--Wife J--Joint C--Community	Credit Card Purchases				\$ 1,977.28
Account No: 2590 13964 4 Creditor # : 5 Chase Chase BankCard Services, Inc. PO Box 52188 Phoenix AZ 85072-2188		Credit Card Purchases				\$ 8,953.89
Account No: 5490 9979 5102 0976 Creditor # : 6 Comerica Bank Bankcard Services PO Box 15026 Wilmington DE 19850-5026		Credit Card Purchases				\$ 8,378.93
Account No: 6011 3002 4003 2225 Creditor # : 7 Discover Card Discover Financial Services PO Box 3004 New Albany OH 43054-3004		Credit Card Purchases				\$ 10,816.15
Account No: 4366 1330 3780 5370 Creditor # : 8 First Card First USA Bankruptcy Support PO Box 149265 Austin TX 78714-9265		Credit Card Purchases				\$ 13,869.51
Account No: 5447 1951 4159 0974 Creditor # : 9 Fleet Credit Card PO Box 15480 Wilmington DE 19850		Credit Card Purchases				\$ 6,357.93

Sheet No. 1 of 2 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>50,353.69</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	

FORM B6F (9/97) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <u>5121 0717 3452 6134</u> Creditor # : <u>10</u> <u>Sears MasterCard</u> <u>Sears Bankcard Center</u> <u>PO Box 99217</u> <u>Louisville KY 40269</u>		H--Husband W--Wife J--Joint C--Community  <u>Credit Card Purchases</u>				\$ 6,409.18
Account No: <u>5543 0356 1016 6265</u> Creditor # : <u>11</u> <u>Wachovia</u> <u>Bank Card Services</u> <u>PO Box 16989</u> <u>Atlanta GA 30321</u>		H--Husband W--Wife J--Joint C--Community  <u>Credit Card Purchases</u>				\$ 9,082.63
Account No:  						
Account No:  						
Account No:  						
Account No:  						
Sheet No. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal \$ (Total of this page) <b>Total \$</b> (Report total also on Summary of Schedules)				15,491.81  86,885.31

FORM B6G (10/89) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_  
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

FORM B6H (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

FORM B6I (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
	<b>Philip</b>	<b>17 yrs</b>	<b>son</b>
	<b>Paige</b>	<b>10 yrs</b>	<b>daughter</b>
	<b>Randee</b>	<b>7 yrs</b>	<b>daughter</b>
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation <b>Registered Nurse</b>		<b>Clerk</b>	
Name of Employer <b>Munson Home Health Care</b>		<b>Olesons Food Stores</b>	
How Long Employed <b>1 year</b>		<b>20 years</b>	
Address of Employer <b>na</b> <b>na Na na</b>		<b>na</b> <b>na Na na</b>	
Income: (Estimate of average monthly income)			
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)		DEBTOR	SPOUSE
Estimated Monthly Overtime		\$ 1,625.00	\$ 4,289.00
SUBTOTAL		\$ 0.00	\$ 0.00
		\$ 1,625.00	\$ 4,289.00
LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security		\$ 412.00	\$ 1,025.00
b. Insurance		\$ 0.00	\$ 260.00
c. Union Dues		\$ 0.00	\$ 0.00
d. Other (Specify):		\$ 0.00	\$ 0.00
		\$ 0.00	\$ 0.00
		\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 412.00	\$ 1,285.00
TOTAL NET MONTHLY TAKE HOME PAY		\$ 1,213.00	\$ 3,004.00
Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00	\$ 0.00
Income from Real Property		\$ 0.00	\$ 0.00
Interest and dividends		\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00	\$ 0.00
Social Security or other government assistance			
Specify:		\$ 0.00	\$ 0.00
Pension or retirement income		\$ 0.00	\$ 0.00
Other monthly income			
Specify:		\$ 0.00	\$ 0.00
		\$ 0.00	\$ 0.00
		\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME		\$ 1,213.00	\$ 3,004.00
TOTAL COMBINED MONTHLY INCOME \$ <u>4,217.00</u>			
(Report also on Summary of Schedules)			
Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:			

FORM B6J (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	300.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	194.00
Water and sewer	\$	50.00
Telephone	\$	120.00
Other <b>Cable TV</b>	\$	72.00
Other <b>dance</b>	\$	120.00
Other <b>college expenses</b>	\$	150.00
Home maintenance (Repairs and upkeep)	\$	197.00
Food	\$	600.00
Clothing	\$	250.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	375.00
Transportation (not including car payments)	\$	240.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
Charitable contributions	\$	28.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	72.00
Life	\$	33.00
Health	\$	109.00
Auto	\$	210.00
Other <b>1040 State &amp; IRS Taxes</b>	\$	175.00
Other <b>work uniforms</b>	\$	30.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: <b>Property Taxes</b>	\$	80.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	215.00
Other: <b>Cellular Telephone</b>	\$	65.00
Other: <b>Internet Service</b>	\$	30.00
Other: <b>Snow &amp; Trash Removal</b>	\$	22.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: <b>School Expenses</b>	\$	75.00
Other: <b>Child Care</b>	\$	100.00
Other: <b>Hair Care</b>	\$	55.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>4,217.00</b>



# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re **Margaret Ann Zajac**Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ 0.00		
B-Personal Property	<b>Yes</b>	<b>4</b>	\$ 51,605.00		
C-Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ 3,000.00	
E-Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		\$ 86,885.31	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 1,213.00
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 4,217.00
Total Number of Sheets in All Schedules ►		<b>16</b>			
Total Assets ►			\$ 51,605.00		
Total Liabilities ►				\$ 89,885.31	

FORM B6 (6/90) West Group, Rochester, NY

In re Margaret Ann Zajac

/ Debtor

Case No. \_\_\_\_\_

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date:

5-12-03

Signature

Margaret Ann Zajac  
Margaret Ann Zajac

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

In re *Margaret Ann Zajac*Case No.  
Chapter 7

/ Debtor

Attorney for Debtor: *Paul Bare, Esq.*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 

a) For legal services rendered or to be rendered in contemplation of and in connection with this case .....	\$	600.00
b) Prior to the filing of this statement, debtor(s) have paid .....	\$	600.00
c) The unpaid balance due and payable is .....	\$	0.00
3. \$ 200.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: 5-12-03

Respectfully submitted,

X \_\_\_\_\_  
 Attorney for Petitioner: *Paul Bare, Esq.*  
*Paul Bare, Esq.*  
 511 S Union St  
 Traverse City MI 49684